

**APPROVA 2022
REQUIREMENTS
DOCUMENTATION**

INTRODUCTION

APPROVA is a debit card application for Karum PLC (Private Label Card)

The current version is old and clumsy and Karum want it replaced

Here is a link to vide showing the current APPROVA application running

https://drive.google.com/open?id=1xkm29_zFZp30Hi5vJss8Vb3jMKS9Ompl&authuser=tomsintcom%40gmail.com&usp=drive_fs

Here is a link to the requirements document for the new version

https://drive.google.com/open?id=1yA7p4q9NarRYsH5eJ6qkoaHXNyc9aMWm&authuser=tomsintcom%40gmail.com&usp=drive_fs

The new APPROVA 2022 MUST be a web based application and be responsive to various devices it may be run from (desktop, laptop, Table, mobile phone)

If you read through the Approva 2022 requirements document, here are the main requirements

- Speed of entry
- Proof of Identity
- Location
- Low cost
- Remove paper statements
- New engagement channels
- Web based

OBSERVATIONS

For an application to be submitted for approval the consumer must provide all the information required INCLUDING provision of the INE and CURP

INE

The INE is a primary form of identification in Mexico , all Mexican should have one , it is a plastic card, there is no digital version version



An image of this needs to be provided with application

CURP

The CURP is another form of identity in Mexico , in this case it is a NUMBER which is provided to citizen after they prove identity



For Approva application the customer MUST provide an image of their INE and also their CURP number

You will see later that there is an API available that can check the validity of the CURP number which customer provides

PRELIMINARY DESIGN

To save time for an application made in a store where a sales assistant assists the customer to fill in the application, the first question in the process should be to ask the customer if they have their INE card and CURP number with them, because if they do not have both of these identity items, then it is a waste of time for sales assistant to take personal details of the customer, then when it gets times for customers to provide their INE and CURP to discover the customer does not have the proof of identity documents.

Furthermore, the other time consuming process in the current system is that for the customer to provide their INE, they have to email an image of the INE to the sales assistant email address, who on receipt saves it to their desktop file system, then uploads INE image from the desktop file system into the Approva application.

Apparently, this can take a number of minutes to complete and is clumsy

SOLUTION

Sabeeh I'm leaving this to you to figure out how to best do this, I don't know how to do it technically

Customer in Store Making Application and has a Mobile Phone

What I would like to do start application is

- 1 QR displayed on the Approva Web Application
- 2 Customer scans QR Code with their mobile phone .
- 3 The QR code has url to camera web application as well as the application number.
- 4 The camera web application activates camera on device allowing them to photograph their INE
- 5 The camera web application also captures a photo of the person applying
- 6 The image of the INE is captured and stored in DB
- 7 The photo of the customer is captured and stored in DB
- 8 The Camera web application , using OCR, extracts the customer details from the INE image and populates the personal data that is required for application (name, address, DOB etc)

Customer in Store Making Application and does NOT have Mobile Phone

In this case, the sales assistant uses same camera web application, but runs it from their own mobile device.

Process is identical to customer using their phone

Uploading and extracting personal data from INE is identical

SUMMARY

For POC we can not worry too much about UX, we need to ensure it is fast and seamless

Once we prove it works I will design UX withing parameters you provide on what camera web application can do

The rest is very straight forward really

DIGITAL IDENTITY and VERIFIABLE CREDENTIALS

This technology is going to an extremely important part of the Approva web application , in fact, introducing it here will possibly be the spark that encourages Karum to introduce this technology across all their systems

I'm not sure how much you know about this technology, but you are going to have to learn

I am currently talking to a company in Mexico who will provide the Distributed Ledger (Block Chain) and the wallet that will contain the customer verifiable credentials

The goal with this technology is that once a customer is onboarded, they will no longer need to provide user id or password to logon on to any site that has their digital identity registered on the DLT

It will also mean that karum will always know who is on their site has been previously certified by them , in other words their web site cannot be hacked

To begin , this will only be with Karum , however other companies will join when they see the benefits

For now , here is a link to some basic information

This gives a basic explanation

<https://link.springer.com/article/10.1007/s12599-021-00722-y>

Very good video

<https://www.youtube.com/watch?v=r20hCFgNbTo>